

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer and Business Education

UNSOLICITED MAIL, TELEMARKETING AND EMAIL: WHERE TO GO TO “JUST SAY NO”

Tired of having your mailbox crammed with unsolicited mail, including pre-approved credit card applications? Fed up with getting telemarketing calls just as you're sitting down to dinner? Fuming that your email inbox is chock-full of unsolicited advertising? The good news is that you *can* cut down on the number of unsolicited mailings, calls and emails you receive by learning where to go to “just say no.”

CREDIT BUREAUS

The credit bureaus offer a toll-free number that enables you to “opt-out” of having pre-approved credit offers sent to you for two years. Call 1-888-5-OPTOUT (567-8688) for more information.

In addition, you can notify the three major credit bureaus that you do not want personal information about you shared for promotional purposes—an important step toward eliminating unsolicited mail. Write your own letter or use the sample letter on the back on this Alert to limit the amount of information the credit bureaus will share about you.

Send your letter to each of the three major credit bureaus:

- * Equifax, Inc., Options, PO Box 740123, Atlanta, GA 30374-0123
- * Experian, Consumer Opt-Out, 701 Experian Parkway, Allen, TX 75013
- * Trans Union, Marketing List Opt Out, PO Box 97328, Jackson, MS 39288-7328

DIRECT MARKETERS

The Direct Marketing Association offers the Mail and Telephone Preference Services, which allow you to reduce the amount of direct mail marketing and telemarketing you receive from many national companies for five years.

When you register with these services, your name will be put on a “delete” file that is updated four times a year—in January, April, July and October—and made available to direct-mail and telephone marketers. Two to three months after your name is entered into the quarterly file, you should notice a decrease in the number of solicitations you receive. However, your registration will not stop mailings or calls from organizations not registered with the DMA's Mail and Telephone Preference Services.

To have your name deleted from many direct mail or telemarketing lists, write your own letter or use the sample letter on the other side of this Alert and mail it to the following addresses:

For direct mail marketing:

Direct Marketing Association; Mail Preference Service; PO Box 9008; Farmingdale, NY 11735-9008

For telemarketing:

Direct Marketing Association; Telephone Preference Service; PO Box 9014; Farmingdale, NY 11735-9014

In addition, the DMA recently launched a new EMail Preference Service to help you reduce unsolicited commercial emails. To “opt-out” of receiving unsolicited commercial email, use the Direct Marketing Association's online form at www.e-mps.org. Your online request will remain effective for one year.

DEPARTMENT OF MOTOR VEHICLES

The Drivers Privacy Protection Act allows states to distribute personal information only to law enforcement officials, courts, government agencies, private investigators, insurance underwriters and similar businesses—but not for direct marketing and other uses.

IF YOU HAVE A COMPLAINT

To file a complaint about a fraudulent business practice or to get free information on how to spot, stop and avoid one, call the FTC toll-free at 1-877-FTC-HELP (382-4357) or visit **www.ftc.gov**.

SAMPLE OPT-OUT LETTER

(Send to addresses on reverse side of this Alert.)

Date

To whom it may concern:

I request to have my name removed from your marketing lists. Here is the information you have asked me to include in my request:

FIRST, MIDDLE & LAST NAME (List all name variations, including Jr., Sr., etc.)

CURRENT MAILING ADDRESS

PREVIOUS MAILING ADDRESS (Fill in your previous mailing address if you have moved in the last 6 months.) **Note:** not required by Equifax and Experian.

SOCIAL SECURITY NUMBER

Note: not required by Experian.

DATE OF BIRTH

Note: not required by Equifax and Experian.

Thank you for your prompt handling of my request.

Signature